

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Isabel C. Balboa, Esq.  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

In re:

ERNEST M. HOWARD



Order Filed on September 30,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No.: 19-12873-JNP

Hearing Date: September 18, 2019 10:00 am

Judge: Jerrold N. Poslusny Jr.

Chapter: 13

**ORDER OF DISMISSAL**

The relief set forth on the following pages numbered two (2) through two (2) is **ORDERED**.

**DATED: September 30, 2019**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

THIS MATTER having come before the court for a hearing on confirmation of the debtor(s) Chapter 13 Plan or Modified Chapter 13 Plan and for good cause shown it is

**ORDERED** that the the above captioned case is hereby dismissed for the following reason(s):

- failure to file a feasible plan, income and/or budget statement
- failure to make all required pre-confirmation payments to the Trustee
- failure to provide all required documents to the Trustee
- failure to resolve Trustee and/or creditor objection
- hold order 10 days for 2 payments.fees

**IT IS FURTHER ORDERED** that pursuant to 11 U.S.C. §349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Trustee.

**IT IS FURTHER ORDERED** that the Debtor(s) attorney be and is hereby allowed a fee of \$798.66 to be paid from funds on hand with the Chapter 13 Trustee.

**IT IS FURTHER ORDERED** that any Order to Employer to Pay to the Chapter 13 Trustee (wage order) that has been entered in this case is hereby terminated. The employer is authorized to cease wage withholding immediately. The debtor or debtor(s) counsel is hereby authorized to serve this Order upon the appropriate parties.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ernest M. Howard  
Debtor

Case No. 19-12873-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db #Ernest M. Howard, PO Box 8056, Atlantic City, NJ 08404-8056

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 hkaplan@rasnj.com, informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua H. Raymond on behalf of Creditor City of Atlantic City jraymond@msbnj.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee, et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Linda S. Fossi on behalf of Creditor PCII REO LLC and US Bank Cust for PC7 Firsttrust Bank lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com; cdillon@zeitzlawfirm.com; rzeitz@zeitzlawfirm.com  
Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com  
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-4 Asset-Backed Certificates Series 2007-4 smncina@rascrane.com  
Steven A. Silnutzer on behalf of Debtor Ernest M. Howard stevenasil2000@yahoo.com, G28047@notify.cincompass.com; silnutzerlaw@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11